

EXHIBIT C



Smith Debnam
ATTORNEYS AT LAW

SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, LLP
P.O. Box 26268, Raleigh, NC 27611-6268

September 15, 2014

Telephone: (919) 250-2142
Toll Free: (888) 704-0884
Facsimile: (919) 250-2100

Robert A. Brinson
Roberson Haworth & Reese
P. O. Box 1550
High Point, NC 27261

Re: Branch Banking & Trust Company
Your Client(s): Richard Andrew Ketner
Outstanding balance: \$35,982.92
Our File No. N1408008

Dear Mr. Brinson:

This is to notify you that Branch Banking & Trust Company has retained this law firm to collect its claim against your client for the balance owing on their account. We assume this to be a valid debt unless you contact us within 30 days of your receipt of this letter to dispute all or any part of the balance indicated. If you notify us in writing of any dispute with regard to this debt within 30 days of receiving this letter, we will obtain verification of the debt or a copy of a judgment against your client, if any, and mail it to you. Upon your written request within 30 days following your receipt of this letter, we will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

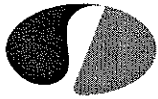
If your client has made payments to reduce the amount stated, please advise the amount paid, to whom it was paid, and when payment was made. It is our desire to give your client an opportunity to resolve this claim before legal action becomes necessary, and we are willing to discuss this matter with you. Please note, this account is now handled from our office, all contact and payments must come through us. **If you wish to discuss this claim, please call a representative at 919/250-2142 or the toll-free number above.**

If this account is not disputed, we request payment be sent to our office, payable to Branch Banking & Trust Company for the balance due - do not mail payments to Branch Banking & Trust Company. If payment is not received and legal action becomes necessary, appropriate measures will be taken to recover not only the amount due, but also court costs, interest, and attorney fees, if applicable. It is important that this claim be paid or we receive a reply from you in connection with this account.

Sincerely yours,

Christina McAlpin Taylor
d03.frm





Smith Debnam
ATTORNEYS AT LAW

SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, LLP
P.O. Box 26268, Raleigh, NC 27611-6268

October 16, 2014

Telephone: (919) 250-2142
Toll Free: (888) 704-0884
Facsimile: (919) 250-2100

Robert A. Brinson
Roberson Haworth & Reese
P. O. Box 1550
High Point, NC 27261

Re: Branch Banking & Trust Company
Your Client(s): Stephen M Baker
Outstanding balance: \$27,600.00
Our File No. N1409042

Dear Mr. Brinson:

This is to notify you that Branch Banking & Trust Company has retained this law firm to collect its claim against your client for the balance owing on their account. We assume this to be a valid debt unless you contact us within 30 days of your receipt of this letter to dispute all or any part of the balance indicated. If you notify us in writing of any dispute with regard to this debt within 30 days of receiving this letter, we will obtain verification of the debt or a copy of a judgment against your client, if any, and mail it to you. Upon your written request within 30 days following your receipt of this letter, we will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

If your client has made payments to reduce the amount stated, please advise the amount paid, to whom it was paid, and when payment was made. It is our desire to give your client an opportunity to resolve this claim before legal action becomes necessary, and we are willing to discuss this matter with you. Please note, this account is now handled from our office, all contact and payments must come through us. **If you wish to discuss this claim, please call Brandi Jarrett at 919/250-2142 at extension 2186 or the toll-free number above.**

If this account is not disputed, we request payment be sent to our office, payable to Branch Banking & Trust Company for the balance due - do not mail payments to Branch Banking & Trust Company. If payment is not received and legal action becomes necessary, appropriate measures will be taken to recover not only the amount due, but also court costs, interest, and attorney fees, if applicable. It is important that this claim be paid or we receive a reply from you in connection with this account.

Sincerely yours,

Jerry T. Myers
d03.frm

